

Thanks to the *Affordable Care Act*, 32 million Americans who did not have access to affordable, quality health care prior to its passage now do, and it helps guarantee that 95 percent of Americans will have coverage in the near future. Unfortunately, House Republicans are intent on repealing this legislation and in effect, taking away benefits from those persons who recently gained access to affordable, quality health care through provisions that have already gone into effect. With repeal, Republicans may be able to change words on a page as if nothing happened, but they cannot undo the *Affordable Care Act* without hurting those whom it has helped, and the millions more it will help.

Following the *Affordable Care Act's* enactment on March 23, 2010, numerous provisions have gone into effect for individuals who previously did not have access to affordable, quality health care. Contrary to what Republicans believe, health care reform does not stop here. These provisions have continued to roll into effect in 2011, when on January 1st

, several new provisions went into effect to further help seniors, disabled Americans, and low-income individuals and families. Provisions will continue to be rolled out until the *Affordable Care Act*

is fully implemented in 2014. At this point, all discrimination against pre-existing conditions will be prohibited and State Health Exchanges will be established to provide consumers with more affordable coverage options. Below are many of the provisions that have already gone into effect which would be rescinded if this historic legislation were to be repealed.

Provisions enacted in 2010:

- Young adults can now stay on their parent's plans until they turn 26 years old;
- Four million small businesses are eligible for tax credits (up to 35 percent) to help them provide insurance benefits to their workers;
- States can cover more low-income individuals and families under Medicaid;
- Preventive services such as mammograms and colonoscopies are covered;
- It is illegal for insurance companies to rescind coverage when patients get sick;
- Lifetime dollar limits on essential benefits like hospital stays have been eliminated;
- Denying the coverage of children and young adults under the age of 19 based on pre-existing conditions is prohibited;
- \$250 million in new grants are available to states that require insurance companies to justify their premium increases;
- Community health centers are able to serve some 20 million new patients across the country;
- Rural health care providers have increased resources to better serve their communities.

As of January 1, 2011:

- Seniors who reach the coverage gap are now receiving a 50 percent discount when buying Medicare Part D covered brand-name prescription drugs and they will continue to receive additional savings on brand-name and generic drugs until the coverage gap is closed in 2020;
- Provides certain free preventive services, such as annual wellness visits and personalized prevention plans, for seniors on Medicare;
- Ensures premium dollars are spent primarily on health care by requiring that at least 80-85 percent of all premium dollars collected by insurance companies are spent on health care services and health care quality improvement;
- If insurance companies do not meet these goals because their administrative costs or profits are too high, they must provide rebates to consumers.

The Bottom Line – What Repeal Really Means:

- Take coverage away from 1.2 million young adults who have remained on their parents' plans;
- Impose lifetime limits on coverage for 165 million residents;
- Put 15.9 million people at risk of losing their coverage because they were in an accident or became sick;
- Allow insurance companies to spend more on CEO salaries, bonuses, and corporate profits than health care;
- Force 44.1 million seniors under Medicare to pay a co-pay for preventive services; and
- Increase prescription drug costs for 2.7 million Medicare beneficiaries.

There are those today who would rather “take our country back” to a time when 32 million more Americans were without health care coverage than help put Americans back to work. Back to a time when coverage was denied on the basis of pre-existing conditions rather than help increase our productivity and reduce our deficit. The bottom line is that Republicans would rather support special interest by taking away people’s health care than move this country forward.